चेक करें और यह देखें कि इन बैंकों से हमारे ग्रामीण भाइयों को जो लाभ मिलना चाहिए वह मिलता रहे। देखने में यह आता है कि जो इन बैंकों के चेयरमैन या डायरेक्टर होते हैं वे अपने बच्चों को ही इनमें नियुक्त कर देते हैं और जो इस देश के गरीब हरिजन, पिछड़े वर्गों के लोग हैं उनको नौकरी नहीं मिल पाती है। इसलिए यह बहुत जरूरी है कि जहां इन बैंकों के जरिए हमारे गरीब लोगों को ऋण मिले वहां इन नियुक्तियों पर भी सरकार का कंट्रोल होना चाहिए और इसका प्रोविजन किया जाना चाहिए। जब हम ग्रामीण विकास की बात करते हैं तो हमें इन बैंकों के जरिए किसानों, हरिजनों और पिछड़े वर्ग के लोगों को ऋण देने की सुविधा देनी चाहिए और इसके ऊपर सरकार का चेक होना चाहिए। इसलिए यह भी जरूरी है कि इन बैंकों के अन्दर प्रजा के प्रतिनिधि होने चाहिएं। जहां इन बैंकों में नेशनलाइज बैंकों, रिजर्व बैंक के सदस्य हों, वहां इनमें महिलाओं और युवाओं के प्रतिनिधि भी हों जो अच्छी प्रकार से इन बैंकों का प्रचार गांवों में कर सकें और लोगों को इनके फायदे बता सकें। मैं यह भी चाहता हूं कि इन सब चीजों को मोनीटर करने के लिए आपको व्यवस्था करनी चाहिए। अगर इन बैंकों में प्रजा के प्रतिनिधि होंगे तो वे हमारे 20-सूत्री कार्यक्रम का भी प्रचार कर सकते हैं। 20-सूत्री कार्यक्रम और रीजनल रूरल बैंकों के जरिए हम इस देश के आम लोगों तक पहुंच सकते हैं और उनको सुविधाएं दे सकते हैं।

इसलिए मैं आपसे अनुरोध करना चाहता हूं कि आप इन बैंकों में प्रजा के प्रतिनिधियों को अवश्य रखें। साथ ही जो हमारे देश में बीकर सेक्शन है, आदिवासी है, हरिजन है, जो अधिकतर गांवों में रहते हैं उनको इन बैंकों से अधिक से अधिक मदद मिलनी चाहिए और हमारे जो ग्रामीण क्षेत्रों के विकास के प्रोग्राम्स हैं उनका इनमें प्रचार होना चाहिए। मोनीटर करने की बात मैं आपसे कह चुका हूं। इन सब कामों का बड़े पैमाने पर प्रचार होना चाहिए। अगर ग्रामीण विकास की योजनाओं का गांवों में अच्छा प्रचार होगा तो हमारे किसान भाई उसका फायदा उठा सकते हैं। इन शब्दों के साथ में इस बिल का समर्थन करता हूं।

MESSAGES FROM THE I. OK SABHA

(I) The Direct Tax Laws (Amend ment) Bill, 1987.

(II) The Commission of Sati (Pre vention) Bill, 1987.

(III) The Chandigarh (Delegation of Powers) Bill, 1987.

SECRETARYJGENERAL: Sir, I have t. 3 report to the House the fallowing messages received from Lok Sabha, signed by the Seer General of the Lok Sabha.

I

"In accordance with the sions of rule 96 of the Rules of Pr cedure and Conduct of Busines Lok Sabha, I am directed to enclose the Direct Tax Laws (Amendment) Bill, 1987, as passed by Lok Sabha at its sitting held 0'i the December 1987.

2. The Speaker has certified this Bill is a Money Bill within meaning of article 110 of the Constitution of India. "

II

"In accordance with the provisions of rule 96 of die Rule Procedure and Conduc', of Busi in Lok Sabha, I am directed t > enclose th Commission of Sf. ti (Prevention) Bill, 1987 as pa by Lok Sabha at its sitting ho' the 15th December 1987. "

Ill

"In accordance with the provi: of rule 96 of the Rules of Procedure and Conduct of Busini

("Secretary General]

Lok Sabha, I am directed to enclose the Chandigarh (Delegation of Powers) Bill, 1987 as passed by Lok Sabha at its sitting held on the 15th December 1987. "

Sir, I lay a copy of each* of the Bills on the Table.

THE REGIONAL RURAL BANKS (AMENDMENT BILL, 1987—conto.

SHRI RAMESHWAR THAKUR Bihar): Mr. Vice-Chairman, Sir, I rise to support the Regional Rural Banks (Amendment) Bill, 1; 987. We are aware that the Regional Rural Banks were formed by an Act of Parliament in 1986, keeping in view the requirements of the 20-Point Programme and with the clear objective of providing credit and other facilities, particularly to the small and marginal farmers, agricultural labourers, artisans and small entrepreneurs, so as to develop agriculture, trade, commerce and industry and other productive activities in rural areas. These are the basic aim$_s$ with which th$_e$ regional Rural Banks have been established. If we see the record, they have done comme'ndabIe work in rural areas. In spite of the new e^{x}'' perience, in spite of the fact that the infrastructure for such banks have been rather inadequate, and that they have lesser number of people to work for with lesser remuneration, they have done commendable work. It is relevant to see a few figures. In 1980, we had 102 regional rural banks with 144 districts covered. The number of branches was 279. We had deposits of Rs. 200 crores in thirty-seven lakh accounts and the outstanding was twenty-one lakh accounts with Rs. 243 crores. The overdue was four lakhs with Rs. 41 crores. If we see their performance up to 1986 from 1980, in 1986 we had 196 branches with districts covered at 351 out of the 416 districts in the country. The number of branches rose from 3279 to 12838. Deposits rose from Rs. 196 lakhs to Rs. 715 crores and the outstanding was eighty-one iakh accounts with Rs. 1785 crores. We see from the figures that there has been very great development in the very remote rural areas through these banks. They] have been closer to the farmer and they have done some commendable work in rural areas. Their performance in certain respects has been much better than even the branches of nationalised banks in rural areas.

Now, so far as this Amendment Bill is concerned, there are a few impor tant aspects. I would like to com ment upon them and give some sug gestions. The first is in regard to clause 2(ca). It gives the definition of 'National Bank''. Now NABARD is a part of it. The original section 3 is amended.

Then, I come to clause 3 which amends section 3 of the Act. This is with regard to the duty of the Sponsor Bank. I think that after the insertion of this clause, the responsibility of the Sponsor Bank. has been enhanced. Now. Sir, they have three distinct functions to perform. One is to contribute to the s'hare capital of such Regional Rural Banks, the other is with regard to training personel and the third is to provide managerial and financial "T assistance during the first five years of its functioning. In the original Act. it was only for fiive years and now the Central Government is being empowered by this Act to increase this to a further period of five years at a time. It may be extended for another five years also, and there is no limit, but everytime it will be only for five years. This is a great improvement because, in some of the rural' areas, it is not possible to make them viable within a period of five years and it requires more time. We jj are all aware that some of the branches of the nationalised banks which have come up the rural areas have not become viable even— after ten years. Threfore, thi^ is a very welcome